

EXPRESS MAIL LABEL NO. 1

APR 12 1999

PTO/SB/01 (6-95)

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Approved for use through 9/30/98. OMB 0651-0032
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

0010/PTO Rev. 6/95	U.S. Department of Commerce Patent and Trademark Office	TRADEMA	Attorney Docket Number	210655.90018
			First Named Inventor	Timothy LaBadie
<i>COMPLETE IF KNOWN</i>				
		Application Number		
		Filing Date		
		Group Art Unit		
<input type="checkbox"/> Declaration Submitted with Initial Filing		OR	<input checked="" type="checkbox"/> Declaration Submitted after Initial Filing	
			Examiner Name	

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

INTERNET BASED PAYMENT SYSTEM

(Title of the Invention)

the specification of which

is attached hereto

OR

was filed on (MM/DD/YYYY)

03/01/99

as United States Application Number or PCT International

Application Number 09/259,619 and was amended on (MM/DD/YYYY) (if applicable).

I hereby claim foreign priority benefits under Title 35, United States Code §119(a)-(d) or §365(b) of any foreign application(s) for patent, inventor's certificate or §365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
				YES	NO
None			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Burden Hour Statement: This form is estimated to take .4 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.
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DECLARATION

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I hereby claim benefit under Title 35, United States Code §120 of any United States application(s), or §365(C) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application or PCT International application in the manner provided in the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

U.S. Parent Application Number	PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (if applicable)

Additional U.S. or PCT international application numbers are listed on a supplemental priority sheet attached hereto

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and all continuation and divisional applications based thereon, and to transact all business in the Patent and Trademark Office connected therewith:

<input type="checkbox"/> Firm Name OR		Customer Number or label	
<input checked="" type="checkbox"/> List attorney(s) and/or agent(s) name and registration number below			

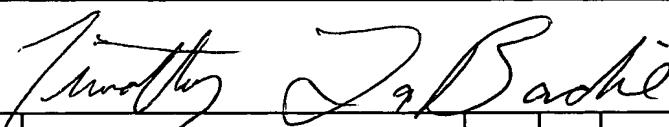
Name	Registration Number	Name	Registration Number
Neil E. Hamilton	19,869	Robert J. Sacco	35,667
Thomas W. Ehrmann	20,374	Jean C. Baker	35,433
Barry E. Sammons	25,608	David G. Ryser	36,407
J. Rodman Steele	25,931	Bennett J. Berson	37,094
Nicholas J. Seay	27,386	Michael A. Jaskolski	37,551
George E. Haas	27,642	Allen J. Moss	38,567
Harvey D. Fried	28,298	Sherry Whitney	39,422
Michael J. McGovern	28,326	Jill A. Fahrlander	42,518
Carl R. Schwartz	29,437	Scott D. Paul	42,984
Gregory A. Nelson	30,577	Daniel G. Radler	43,028
Keith M. Baxter	31,233	Steven J. Wietrzny	P44,402
John D. Franzini	31,356		
Joseph W. Bain	34,290		

Additional attorney(s) and/or agents named on a supplemental priority sheet attached hereto

Please direct all correspondence to Customer Number or label OR Fill in correspondence address below

Name	Keith M. Baxter					
Address	Quarles & Brady LLP					
Address	411 East Wisconsin Ave. Suite 2550					
City	Milwaukee	State	WI	Zip	53202-4497	
Country	USA	Telephone	(414) 277-5000	Fax	(414) 271-3552	

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Name of Sole or First Inventor:				A petition has been filed for this unsigned inventor				
Given Name	LaBadie	Middle Initial		Family Name	Timothy		Suffix e.g. Jr.	
Inventor's Signature							Date	3-31-99
Residence:	Novato	State	CA	Country	US	Citizenship	US	
Post Office	100 Liebert Lane							
Post Office								
City	Novato	State	CA	Zip	94945	Country	US	Applicant Authority
	Additional inventors are being named on supplemental sheet(s) attached hereto							

Please type a plus sign (+) inside this box

DECLARATION					ADDITIONAL INVENTOR(S) Supplemental Sheet				
Name of Additional Joint Inventor, if any:					A petition has been filed for this unsigned inventor				
Given Name	Ficarra		Middle Initial		Family Name	Robert			Suffix e.g. Jr.
Inventor's Signature						Date	3-31-99		
Residence:	Sebastopol			State	CA	Country	US	Citizenship	US
Post Office	468 Goldridge Road								
Post Office									
City	Sebastopol		State	CA	Zip	94945	Country	US	Applicant Authority
Name of Additional Joint Inventor, if any:					A petition has been filed for this unsigned inventor				
Given Name	Paul		Middle Initial	H.	Family Name	Green			Suffix e.g. Jr.
Inventor's Signature						Date	3-31-99		
Residence:	Petaluma			State	CA	Country	US	Citizenship	
Post Office	25 Astoria Circle								
Post Office									
City	Petaluma		State	CA	Zip	94954	Country	US	Applicant Authority
Name of Additional Joint Inventor, if any:					A petition has been filed for this unsigned inventor				
Given Name			Middle Initial		Family Name				Suffix e.g. Jr.
Inventor's Signature						Date			
Residence:				State		Country		Citizenship	
Post Office									
Post Office									
City			State		Zip		Country		Applicant Authority
Name of Additional Joint Inventor, if any:					A petition has been filed for this unsigned inventor				
Given Name			Middle Initial		Family Name				Suffix e.g. Jr.
Inventor's Signature						Date			
Residence				State		Country		Citizenship	
Post Office									
Post Office									
City			State		Zip		Country		Applicant Authority
		Additional inventors are being named on supplemental sheet(s) attached hereto							

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PTO/SB/09 (6-95)

Approved for use through 9/30/98. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

**VERIFIED STATEMENT CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) and 1.27(c))--SMALL BUSINESS**

Docket Number (Optional)
210655.90018

Applicant or Patentee: Timothy LaBadie

Serial or Patent No.: 60/076,665

Filed or Issued: March 3, 1998

Title: INTERNET CHECK PAYMENT SYSTEM

I hereby declare that I am

the owner of the small business concern identified below:

an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF SMALL BUSINESS CONCERN: CrossCheck, Inc.

ADDRESS OF SMALL BUSINESS CONCERN: 6119 State Farm Drive

Rohnert Park CA 94928-2146

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 CFR 121.12, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention described in:

the specification filed herewith with the title as listed above.

the application identified above.

the patent identified above.

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights to the invention must file separate verified statements averring to their status as small entities and no rights to the invention are held by any person, other than the inventor, who could not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each such person, concern or organization having rights in the invention is listed below:

No such person, concern, or organization exists.

Each such person, concern or organization is listed below.

FULL NAME _____

ADDRESS _____

Individual Small Business Concern Nonprofit Organization

Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING Timothy LaBadie

TITLE OF PERSON OTHER THAN OWNER President

ADDRESS OF PERSON SIGNING 6119 State Farm Drive, Rohnert Park CA 94928-2146

SIGNATURE Timothy LaBadie

DATE 6/15/98